

ask



SHIP

Q: I'm not sure I'm in the right Medicare Advantage and drug plan for me. When am I allowed to change my current coverage?

A: This is a good time to be thinking ahead because several important dates are just around the corner. It's also important to watch your mail for any notices from CMS or your current plan.

During September and October, if you already have a Part D plan, it may change. Be sure to review any notices you receive from your plan in the mail. These may talk about changes to your plan for next year.

The Annual Enrollment Period (Open Enrollment) begins October 15. This is the one time of year when ALL people with Medicare can make changes to their Medicare Advantage health and prescription drug plans for the next year.

If you don't already have a Medicare Part D plan, this is your chance to purchase one. If you already have a Part D plan, you may switch to a new one

for the new year. Medicare offers a plan comparison tool that can help you compare Part D Plans side-by-side at www.medicare.gov.

If you purchase a new plan or switch plans, the changes will begin January 1, 2014.

The Annual Enrollment Period ends December 7. In most cases, this is the last day you can change your Medicare Advantage coverage for next year. The plan must get your enrollment request (application) by December 7.

The Annual Disenrollment Period is January 1-February 14 of each year. If you're in a Medicare Advantage Plan, you can leave your plan and go back to Original Medicare during this time. A Medicare supplement policy might be available, but you would not be guaranteed a policy.

If you switch to Original Medicare during this period, you'll have until February 14 to also join a Medicare Prescription Drug Plan to add drug coverage. Your coverage will begin the first day of the month after the plan gets your enrollment form.

Between February 15 and October 14 of each year, Medicare beneficiaries cannot switch coverage unless you qualify for a Special Election Period (SEP). Some instances where you may qualify for a Special Enrollment Period include, but are not limited to:

- If you've recently moved
- If you enter, reside in or leave a nursing home
- If you are eligible for both Medicare and Medicaid
- If you qualify for Extra Help
- If you are disenrolling from an Employer Group Health Plan
- If you involuntarily lose creditable prescription drug coverage

If you have questions about Annual Enrollment, comparing Supplement Plans or anything else related to Medicare, contact SHIP for help. Call 1-800-452-4800, or visit www.medicare.in.gov. You can also find us on Facebook and Twitter.

SHIP is a free, unbiased counseling program provided by the Indiana State Department of Insurance. To schedule an appointment with SHIP, call 1-800-452-4800, TTY 1-866-846-0139 or visit www.Medicare.IN.gov to find your local site.